

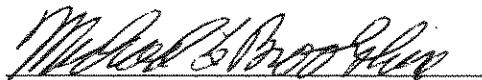
IN THE CASE OF
CHRISTOPHER WALLACE

U-P-D-A-T-E-D
ANALYSIS OF THE PRESENT VALUE OF
LOST EARNING CAPACITY

CERTIFICATION

We hereby certify that we have no interest, present or contemplated, in the above matter and that neither the employment to make the appraisal nor the compensation is contingent on the amount of the appraisal.

We certify that according to our belief and knowledge, all statements and information in the report are true and correct, subject to the underlying assumptions. We further certify that we adhere to the tenets of ethical behavior outlined in the National Association of Forensic Economics "Statement of Ethical Principles and Principles of Professional Practice."



Michael L. Brookshire, Ph.D.
Forensic Economist
March 31, 2005



George A. Barrett, MBA, MSRC, CRC
Forensic Economist
March 31, 2005

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This updated analysis of lost earning capacity is based upon the statistics in Tables 1-25 and upon the following facts and assumptions.

1. Christopher Wallace was a white male who was born on July 24, 1962 and who died on April 17, 1999. Mr. Wallace was a high school graduate with some college, but no degree.

2. At the time of his death, Mr. Wallace was employed by General Electric Engine Services as a manufacturing machinist. His lost earning capacity is based upon a three-year (1996-1998) average of his wages, or \$45,457 in 1998 dollars.

3. Employer contributions to fringe benefits, such as social security, pension, and health and welfare plans, range from 23.97 to 26.47 percent of wages. These percentages are based upon actual employer contributions and national statistics from an annual survey by the U. S. Chamber of Commerce.

4. The impact of inflation on wages and on interest rates is offsetting; the present value of lost earning capacity can be found by computing "real" increases in wages and by discounting to present value using the "real" rate of interest. The net discount rate for these calculations is 0.74 percent annually (see Appendix I).

5. "Earning capacity with work-life adjustments" can be found either by computing the earning capacity each year and ending estimates at "work-life" expectancy or by reducing the earning capacity estimate for each year by a factor that considers life expectancy rates (L), work-force participation rates (P), and employment rates (E). In this analysis the latter has been emphasized, and therefore cumulative loss columns in calculation tables become irrelevant. Losses are projected through life expectancy, but U. S. government data are already being used at every age

to reduce for probabilities of death, retirement, disability, and unemployment.

6. Personal consumption expenditures of Mr. Wallace are based upon 2003 U. S. Department of Labor Consumer Expenditure Survey data for consumption-level expenditures of one-person households.

7. At the time of his death, Mr. Wallace was contributing \$758.33 per month in child support payments on behalf of his two children. Because personal consumption deductions from earning capacity are based upon data for one-person households, child support expenditures are not included in the calculation of Mr. Wallace's expected personal consumption from his earning capacity. Therefore, child support payments are added back to lost earning capacity because Mr. Wallace would not have consumed these payments on himself.

Based upon these facts and assumptions, the present value of lost earning capacity with continuous employment through age 58 and personal consumption deductions is \$463,752 (Table 9). The present value of lost earning capacity with adjustments for work-life expectancy and personal consumption deductions is \$484,395 (Table 18). The present value of child support payments with continuous employment is \$65,670. The present value of child support payments with adjustments for work-life expectancy is \$58,247.

These projections are summarized in Table 25.

TABLE 1

WAGES TO DATE
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2005

YEAR *****	AGE ***	WAGES *****	CUMULATIVE *****
1999	37	\$29,077	\$29,077
2000	38	\$51,006	\$80,083
2001	39	\$53,113	\$133,196
2002	40	\$54,781	\$187,977
2003	41	\$57,054	\$245,031
2004	42	\$59,479	\$304,510
2005	43	\$28,802	\$333,312
		\$333,312	

TABLE 2

FRINGE BENEFITS TO DATE
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2005

YEAR	AGE	FRINGE BENEFITS	CUMULATIVE
*****	***	*****	*****
1999	37	\$3,376	\$3,376
2000	38	\$5,922	\$9,298
2001	39	\$6,166	\$15,464
2002	40	\$6,360	\$21,824
2003	41	\$6,624	\$28,448
2004	42	\$6,906	\$35,354
2005	43	\$3,344	\$38,698
		\$38,698	

TABLE 3

PERSONAL CONSUMPTION TO DATE
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2005

YEAR	AGE	PERSONAL CONSUMPTION	CUMULATIVE
*****	***	*****	*****
1999	37	-\$21,546	-\$21,546
2000	38	-\$37,795	-\$59,341
2001	39	-\$39,357	-\$98,698
2002	40	-\$40,593	-\$139,291
2003	41	-\$42,277	-\$181,568
2004	42	-\$44,074	-\$225,642
2005	43	-\$21,342	-\$246,984
		-\$246,984	

TABLE 4

LOST EARNING CAPACITY TO DATE
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2005

YEAR	AGE	WAGES	FRINGE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATIVE
*****	***	*****	*****	*****	*****	*****
1999	37	\$29,077	\$3,376	-\$21,546	\$10,907	\$10,907
2000	38	\$51,006	\$5,922	-\$37,795	\$19,133	\$30,040
2001	39	\$53,113	\$6,166	-\$39,357	\$19,922	\$49,962
2002	40	\$54,781	\$6,360	-\$40,593	\$20,548	\$70,510
2003	41	\$57,054	\$6,624	-\$42,277	\$21,401	\$91,911
2004	42	\$59,479	\$6,906	-\$44,074	\$22,311	\$114,222
2005	43	\$28,802	\$3,344	-\$21,342	\$10,804	\$125,026
		\$333,312	\$38,698	-\$246,984	\$125,026	

TABLE 5

PRESENT VALUE OF WAGES
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
2005 - 2039

YEAR	AGE	WAGES	DISCOUNT FACTOR	PRESENT VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****
2005	43	\$32,676	1.00000	\$32,676	\$32,676
2006	44	\$62,191	.98135	\$61,031	\$93,707
2007	45	\$62,912	.96306	\$60,588	\$154,295
2008	46	\$63,642	.94510	\$60,148	\$214,443
2009	47	\$64,380	.92748	\$59,711	\$274,154
2010	48	\$65,127	.91018	\$59,278	\$333,432
2011	49	\$65,882	.89321	\$58,847	\$392,279
2012	50	\$66,646	.87656	\$58,419	\$450,698
2013	51	\$67,420	.86021	\$57,996	\$508,694
2014	52	\$68,202	.84417	\$57,574	\$566,268
2015	53	\$68,993	.82843	\$57,156	\$623,424
2016	54	\$69,793	.81299	\$56,741	\$680,165
2017	55	\$70,603	.79783	\$56,329	\$736,494
2018	56	\$71,422	.78295	\$55,920	\$792,414
2019	57	\$72,250	.76835	\$55,514	\$847,928
2020	58	\$73,088	.75403	\$55,110	\$903,038
2021	59	\$73,936	.73997	\$54,710	\$957,748
2022	60	\$74,794	.72617	\$54,313	\$1,012,061
2023	61	\$75,661	.71263	\$53,918	\$1,065,979
2024	62	\$76,539	.69934	\$53,527	\$1,119,506
2025	63	\$77,427	.68630	\$53,138	\$1,172,644
2026	64	\$78,325	.67351	\$52,752	\$1,225,396
2027	65	\$79,234	.66095	\$52,370	\$1,277,766
2028	66	\$80,153	.64863	\$51,989	\$1,329,755
2029	67	\$81,082	.63653	\$51,611	\$1,381,366
2030	68	\$82,023	.62466	\$51,237	\$1,432,603
2031	69	\$82,974	.61302	\$50,864	\$1,483,467
2032	70	\$83,937	.60159	\$50,495	\$1,533,962
2033	71	\$84,911	.59037	\$50,129	\$1,584,091
2034	72	\$85,896	.57936	\$49,765	\$1,633,856
2035	73	\$86,892	.56856	\$49,403	\$1,683,259
2036	74	\$87,900	.55796	\$49,044	\$1,732,303
2037	75	\$88,920	.54755	\$48,688	\$1,780,991
2038	76	\$89,951	.53734	\$48,335	\$1,829,326
2039	77	\$50,857	.52732	\$26,818	\$1,856,144

\$1,856,144

TABLE 6

PRESENT VALUE OF FRINGE BENEFITS
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
2005 - 2039

YEAR	AGE	FRINGE BENEFITS	DISCOUNT FACTOR	PRESENT VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****
2005	43	\$3,794	1.00000	\$3,794	\$3,794
2006	44	\$7,220	.98135	\$7,085	\$10,879
2007	45	\$7,304	.96306	\$7,034	\$17,913
2008	46	\$7,389	.94510	\$6,983	\$24,896
2009	47	\$7,475	.92748	\$6,933	\$31,829
2010	48	\$7,561	.91018	\$6,882	\$38,711
2011	49	\$7,649	.89321	\$6,832	\$45,543
2012	50	\$7,738	.87656	\$6,783	\$52,326
2013	51	\$7,827	.86021	\$6,733	\$59,059
2014	52	\$7,918	.84417	\$6,684	\$65,743
2015	53	\$8,010	.82843	\$6,636	\$72,379
2016	54	\$8,103	.81299	\$6,588	\$78,967
2017	55	\$8,197	.79783	\$6,540	\$85,507
2018	56	\$8,292	.78295	\$6,492	\$91,999
2019	57	\$8,388	.76835	\$6,445	\$98,444
2020	58	\$8,486	.75403	\$6,399	\$104,843
2021	59	\$8,584	.73997	\$6,352	\$111,195
2022	60	\$8,684	.72617	\$6,306	\$117,501
2023	61	\$8,784	.71263	\$6,260	\$123,761
2024	62	\$8,886	.69934	\$6,214	\$129,975
2025	63	\$8,989	.68630	\$6,169	\$136,144
2026	64	\$9,094	.67351	\$6,125	\$142,269
2027	65	\$9,199	.66095	\$6,080	\$148,349
2028	66	\$9,306	.64863	\$6,036	\$154,385
2029	67	\$9,414	.63653	\$5,992	\$160,377
2030	68	\$9,523	.62466	\$5,949	\$166,326
2031	69	\$9,633	.61302	\$5,905	\$172,231
2032	70	\$9,745	.60159	\$5,862	\$178,093
2033	71	\$9,858	.59037	\$5,820	\$183,913
2034	72	\$9,973	.57936	\$5,778	\$189,691
2035	73	\$10,088	.56856	\$5,736	\$195,427
2036	74	\$10,205	.55796	\$5,694	\$201,121
2037	75	\$10,324	.54755	\$5,653	\$206,774
2038	76	\$10,443	.53734	\$5,611	\$212,385
2039	77	\$5,904	.52732	\$3,113	\$215,498

\$215,498

TABLE 7

PRESENT VALUE OF PERSONAL CONSUMPTION
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
2005 - 2039

YEAR	AGE	PERSONAL CONSUMPTION	DISCOUNT FACTOR	PRESENT VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****
2005	43	-\$24,213	1.00000	-\$24,213	-\$24,213
2006	44	-\$46,084	.98135	-\$45,225	-\$69,438
2007	45	-\$46,618	.96306	-\$44,896	-\$114,334
2008	46	-\$47,159	.94510	-\$44,570	-\$158,904
2009	47	-\$47,706	.92748	-\$44,246	-\$203,150
2010	48	-\$48,259	.91018	-\$43,925	-\$247,075
2011	49	-\$48,819	.89321	-\$43,606	-\$290,681
2012	50	-\$49,385	.87656	-\$43,289	-\$333,970
2013	51	-\$49,958	.86021	-\$42,975	-\$376,945
2014	52	-\$50,538	.84417	-\$42,663	-\$419,608
2015	53	-\$51,124	.82843	-\$42,353	-\$461,961
2016	54	-\$51,717	.81299	-\$42,045	-\$504,006
2017	55	-\$52,317	.79783	-\$41,740	-\$545,746
2018	56	-\$52,924	.78295	-\$41,437	-\$587,183
2019	57	-\$53,537	.76835	-\$41,135	-\$628,318
2020	58	-\$54,158	.75403	-\$40,837	-\$669,155
2021	59	-\$54,787	.73997	-\$40,541	-\$709,696
2022	60	-\$55,422	.72617	-\$40,246	-\$749,942
2023	61	-\$56,065	.71263	-\$39,954	-\$789,896
2024	62	-\$56,715	.69934	-\$39,663	-\$829,559
2025	63	-\$57,373	.68630	-\$39,375	-\$868,934
2026	64	-\$58,039	.67351	-\$39,090	-\$908,024
2027	65	-\$58,712	.66095	-\$38,806	-\$946,830
2028	66	-\$59,393	.64863	-\$38,524	-\$985,354
2029	67	-\$60,082	.63653	-\$38,244	-\$1,023,598
2030	68	-\$60,779	.62466	-\$37,966	-\$1,061,564
2031	69	-\$61,484	.61302	-\$37,691	-\$1,099,255
2032	70	-\$62,197	.60159	-\$37,417	-\$1,136,672
2033	71	-\$62,919	.59037	-\$37,145	-\$1,173,817
2034	72	-\$63,649	.57936	-\$36,876	-\$1,210,693
2035	73	-\$64,387	.56856	-\$36,608	-\$1,247,301
2036	74	-\$65,134	.55796	-\$36,342	-\$1,283,643
2037	75	-\$65,890	.54755	-\$36,078	-\$1,319,721
2038	76	-\$66,654	.53734	-\$35,816	-\$1,355,537
2039	77	-\$37,685	.52732	-\$19,872	-\$1,375,409

-\$1,375,409

TABLE 8

PRESENT VALUE OF LOST EARNING CAPACITY
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
2005 - 2039

YEAR	AGE	WAGES	FRINGE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATIVE
*****	***	*****	*****	*****	*****	*****
2005	43	\$32,676	\$3,794	-\$24,213	\$12,257	\$12,257
2006	44	\$61,031	\$7,085	-\$45,225	\$22,891	\$35,148
2007	45	\$60,588	\$7,034	-\$44,896	\$22,726	\$57,874
2008	46	\$60,148	\$6,983	-\$44,570	\$22,561	\$80,435
2009	47	\$59,711	\$6,933	-\$44,246	\$22,398	\$102,833
2010	48	\$59,278	\$6,882	-\$43,925	\$22,235	\$125,068
2011	49	\$58,847	\$6,832	-\$43,606	\$22,073	\$147,141
2012	50	\$58,419	\$6,783	-\$43,289	\$21,913	\$169,054
2013	51	\$57,996	\$6,733	-\$42,975	\$21,754	\$190,808
2014	52	\$57,574	\$6,684	-\$42,663	\$21,595	\$212,403
2015	53	\$57,156	\$6,636	-\$42,353	\$21,439	\$233,842
2016	54	\$56,741	\$6,588	-\$42,045	\$21,284	\$255,126
2017	55	\$56,329	\$6,540	-\$41,740	\$21,129	\$276,255
2018	56	\$55,920	\$6,492	-\$41,437	\$20,975	\$297,230
2019	57	\$55,514	\$6,445	-\$41,135	\$20,824	\$318,054
2020	58	\$55,110	\$6,399	-\$40,837	\$20,672	\$338,726
2021	59	\$54,710	\$6,352	-\$40,541	\$20,521	\$359,247
2022	60	\$54,313	\$6,306	-\$40,246	\$20,373	\$379,620
2023	61	\$53,918	\$6,260	-\$39,954	\$20,224	\$399,844
2024	62	\$53,527	\$6,214	-\$39,663	\$20,078	\$419,922
2025	63	\$53,138	\$6,169	-\$39,375	\$19,932	\$439,854
2026	64	\$52,752	\$6,125	-\$39,090	\$19,787	\$459,641
2027	65	\$52,370	\$6,080	-\$38,806	\$19,644	\$479,285
2028	66	\$51,989	\$6,036	-\$38,524	\$19,501	\$498,786
2029	67	\$51,611	\$5,992	-\$38,244	\$19,359	\$518,145
2030	68	\$51,237	\$5,949	-\$37,966	\$19,220	\$537,365
2031	69	\$50,864	\$5,905	-\$37,691	\$19,078	\$556,443
2032	70	\$50,495	\$5,862	-\$37,417	\$18,940	\$575,383
2033	71	\$50,129	\$5,820	-\$37,145	\$18,804	\$594,187
2034	72	\$49,765	\$5,778	-\$36,876	\$18,667	\$612,854
2035	73	\$49,403	\$5,736	-\$36,608	\$18,531	\$631,385
2036	74	\$49,044	\$5,694	-\$36,342	\$18,396	\$649,781
2037	75	\$48,688	\$5,653	-\$36,078	\$18,263	\$668,044
2038	76	\$48,335	\$5,611	-\$35,816	\$18,130	\$686,174
2039	77	\$26,818	\$3,113	-\$19,872	\$10,059	\$696,233
		\$1,856,144	\$215,498	-\$1,375,409	\$696,233	

TABLE 9

SUMMARY OF THE PRESENT VALUE OF LOST EARNING CAPACITY
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2039

YEAR	AGE	WAGES	FRINGE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATIVE
*****	***	*****	*****	*****	*****	*****
1999	37	\$29,077	\$3,376	-\$21,546	\$10,907	\$10,907
2000	38	\$51,006	\$5,922	-\$37,795	\$19,133	\$30,040
2001	39	\$53,113	\$6,166	-\$39,357	\$19,922	\$49,962
2002	40	\$54,781	\$6,360	-\$40,593	\$20,548	\$70,510
2003	41	\$57,054	\$6,624	-\$42,277	\$21,401	\$91,911
2004	42	\$59,479	\$6,906	-\$44,074	\$22,311	\$114,222
2005	43	\$61,478	\$7,138	-\$45,555	\$23,061	\$137,283
2006	44	\$61,031	\$7,085	-\$45,225	\$22,891	\$160,174
2007	45	\$60,588	\$7,034	-\$44,896	\$22,726	\$182,900
2008	46	\$60,148	\$6,983	-\$44,570	\$22,561	\$205,461
2009	47	\$59,711	\$6,933	-\$44,246	\$22,398	\$227,859
2010	48	\$59,278	\$6,882	-\$43,925	\$22,235	\$250,094
2011	49	\$58,847	\$6,832	-\$43,606	\$22,073	\$272,167
2012	50	\$58,419	\$6,783	-\$43,289	\$21,913	\$294,080
2013	51	\$57,996	\$6,733	-\$42,975	\$21,754	\$315,834
2014	52	\$57,574	\$6,684	-\$42,663	\$21,595	\$337,429
2015	53	\$57,156	\$6,636	-\$42,353	\$21,439	\$358,868
2016	54	\$56,741	\$6,588	-\$42,045	\$21,284	\$380,152
2017	55	\$56,329	\$6,540	-\$41,740	\$21,129	\$401,281
2018	56	\$55,920	\$6,492	-\$41,437	\$20,975	\$422,256
2019	57	\$55,514	\$6,445	-\$41,135	\$20,824	\$443,080
2020	58	\$55,110	\$6,399	-\$40,837	\$20,672	\$463,752
2021	59	\$54,710	\$6,352	-\$40,541	\$20,521	\$484,273
2022	60	\$54,313	\$6,306	-\$40,246	\$20,373	\$504,646
2023	61	\$53,918	\$6,260	-\$39,954	\$20,224	\$524,870
2024	62	\$53,527	\$6,214	-\$39,663	\$20,078	\$544,948
2025	63	\$53,138	\$6,169	-\$39,375	\$19,932	\$564,880
2026	64	\$52,752	\$6,125	-\$39,090	\$19,787	\$584,667
2027	65	\$52,370	\$6,080	-\$38,806	\$19,644	\$604,311
2028	66	\$51,989	\$6,036	-\$38,524	\$19,501	\$623,812
2029	67	\$51,611	\$5,992	-\$38,244	\$19,359	\$643,171
2030	68	\$51,237	\$5,949	-\$37,966	\$19,220	\$662,391
2031	69	\$50,864	\$5,905	-\$37,691	\$19,078	\$681,469
2032	70	\$50,495	\$5,862	-\$37,417	\$18,940	\$700,409
2033	71	\$50,129	\$5,820	-\$37,145	\$18,804	\$719,213
2034	72	\$49,765	\$5,778	-\$36,876	\$18,667	\$737,880
2035	73	\$49,403	\$5,736	-\$36,608	\$18,531	\$756,411
2036	74	\$49,044	\$5,694	-\$36,342	\$18,396	\$774,807
2037	75	\$48,688	\$5,653	-\$36,078	\$18,263	\$793,070
2038	76	\$48,335	\$5,611	-\$35,816	\$18,130	\$811,200
2039	77	\$26,818	\$3,113	-\$19,872	\$10,059	\$821,259
		\$2,189,456	\$254,196	-\$1,622,393	\$821,259	

TABLE 10

WAGES TO DATE
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2005

YEAR	AGE	WAGES	WORK-LIFE PROBABILITY	ADJUSTED VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****
1999	37	\$29,077	.89390	\$25,992	\$25,992
2000	38	\$51,006	.89200	\$45,497	\$71,489
2001	39	\$53,113	.89000	\$47,271	\$118,760
2002	40	\$54,781	.88780	\$48,635	\$167,395
2003	41	\$57,054	.88560	\$50,527	\$217,922
2004	42	\$59,479	.88320	\$52,532	\$270,454
2005	43	\$28,802	.88050	\$25,360	\$295,814
				\$295,814	

TABLE 11

FRINGE BENEFITS TO DATE
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2005

YEAR	AGE	FRINGE BENEFITS	WORK-LIFE PROBABILITY	ADJUSTED VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****
1999	37	\$3,565	.89390	\$3,187	\$3,187
2000	38	\$6,253	.89200	\$5,578	\$8,765
2001	39	\$6,512	.89000	\$5,796	\$14,561
2002	40	\$6,716	.88780	\$5,962	\$20,523
2003	41	\$6,995	.88560	\$6,195	\$26,718
2004	42	\$7,292	.88320	\$6,440	\$33,158
2005	43	\$3,531	.88050	\$3,109	\$36,267
				\$36,267	

TABLE 12

PERSONAL CONSUMPTION TO DATE
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2005

YEAR	AGE	PERSONAL CONSUMPTION	WORK-LIFE PROBABILITY	ADJUSTED VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****
1999	37	-\$21,546	.89390	-\$19,260	-\$19,260
2000	38	-\$37,795	.89200	-\$33,713	-\$52,973
2001	39	-\$39,357	.89000	-\$35,028	-\$88,001
2002	40	-\$40,593	.88780	-\$36,038	-\$124,039
2003	41	-\$42,277	.88560	-\$37,441	-\$161,480
2004	42	-\$44,074	.88320	-\$38,926	-\$200,406
2005	43	-\$21,342	.88050	-\$18,792	-\$219,198
				-\$219,198	

TABLE 13

LOST EARNING CAPACITY TO DATE
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2005

YEAR	AGE	WAGES	FRINGE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATIVE
*****	***	*****	*****	*****	*****	*****
1999	37	\$25,992	\$3,187	-\$19,260	\$9,919	\$9,919
2000	38	\$45,497	\$5,578	-\$33,713	\$17,362	\$27,281
2001	39	\$47,271	\$5,796	-\$35,028	\$18,039	\$45,320
2002	40	\$48,635	\$5,962	-\$36,038	\$18,559	\$63,879
2003	41	\$50,527	\$6,195	-\$37,441	\$19,281	\$83,160
2004	42	\$52,532	\$6,440	-\$38,926	\$20,046	\$103,206
2005	43	\$25,360	\$3,109	-\$18,792	\$9,677	\$112,883
		\$295,814	\$36,267	-\$219,198	\$112,883	

TABLE 14

PRESENT VALUE OF WAGES
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
2005 - 2039

YEAR	AGE	WAGES	DISCOUNT FACTOR	PRESENT VALUE	WORK-LIFE PROBABILITY	ADJUSTED VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****	*****	*****
2005	43	\$32,676	1.00000	\$32,676	.88050	\$28,771	\$28,771
2006	44	\$62,191	.98135	\$61,031	.87760	\$53,561	\$82,332
2007	45	\$62,912	.96306	\$60,588	.83570	\$50,633	\$132,965
2008	46	\$63,642	.94510	\$60,148	.83250	\$50,073	\$183,038
2009	47	\$64,380	.92748	\$59,711	.82900	\$49,500	\$232,538
2010	48	\$65,127	.91018	\$59,278	.82520	\$48,916	\$281,454
2011	49	\$65,882	.89321	\$58,847	.82120	\$48,325	\$329,779
2012	50	\$66,646	.87656	\$58,419	.81700	\$47,728	\$377,507
2013	51	\$67,420	.86021	\$57,996	.81260	\$47,127	\$424,634
2014	52	\$68,202	.84417	\$57,574	.80780	\$46,509	\$471,143
2015	53	\$68,993	.82843	\$57,156	.80290	\$45,891	\$517,034
2016	54	\$69,793	.81299	\$56,741	.79710	\$45,228	\$562,262
2017	55	\$70,603	.79783	\$56,329	.62530	\$35,223	\$597,485
2018	56	\$71,422	.78295	\$55,920	.62020	\$34,682	\$632,167
2019	57	\$72,250	.76835	\$55,514	.61460	\$34,119	\$666,286
2020	58	\$73,088	.75403	\$55,110	.60830	\$33,524	\$699,810
2021	59	\$73,936	.73997	\$54,710	.60200	\$32,936	\$732,746
2022	60	\$74,794	.72617	\$54,313	.59480	\$32,306	\$765,052
2023	61	\$75,661	.71263	\$53,918	.58720	\$31,661	\$796,713
2024	62	\$76,539	.69934	\$53,527	.57890	\$30,987	\$827,700
2025	63	\$77,427	.68630	\$53,138	.56990	\$30,284	\$857,984
2026	64	\$78,325	.67351	\$52,752	.56030	\$29,557	\$887,541
2027	65	\$79,234	.66095	\$52,370	.15960	\$8,358	\$895,899
2028	66	\$80,153	.64863	\$51,989	.15640	\$8,131	\$904,030
2029	67	\$81,082	.63653	\$51,611	.15290	\$7,891	\$911,921
2030	68	\$82,023	.62466	\$51,237	.14920	\$7,645	\$919,566
2031	69	\$82,974	.61302	\$50,864	.14530	\$7,391	\$926,957
2032	70	\$83,937	.60159	\$50,495	.14110	\$7,125	\$934,082
2033	71	\$84,911	.59037	\$50,129	.13670	\$6,853	\$940,935
2034	72	\$85,896	.57936	\$49,765	.13200	\$6,569	\$947,504
2035	73	\$86,892	.56856	\$49,403	.12700	\$6,274	\$953,778
2036	74	\$87,900	.55796	\$49,044	.12170	\$5,969	\$959,747
2037	75	\$88,920	.54755	\$48,688	.11620	\$5,658	\$965,405
2038	76	\$89,951	.53734	\$48,335	.11050	\$5,341	\$970,746
2039	77	\$50,857	.52732	\$26,818	.10460	\$2,805	\$973,551
						\$973,551	

TABLE 15

PRESENT VALUE OF FRINGE BENEFITS
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
2005 - 2039

YEAR	AGE	FRINGE BENEFITS	DISCOUNT FACTOR	PRESENT VALUE	WORK-LIFE PROBABILITY	ADJUSTED VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****	*****	*****
2005	43	\$4,006	1.00000	\$4,006	.88050	\$3,527	\$3,527
2006	44	\$7,625	.98135	\$7,483	.87760	\$6,567	\$10,094
2007	45	\$7,713	.96306	\$7,428	.83570	\$6,208	\$16,302
2008	46	\$7,803	.94510	\$7,375	.83250	\$6,139	\$22,441
2009	47	\$7,893	.92748	\$7,321	.82900	\$6,069	\$28,510
2010	48	\$7,985	.91018	\$7,268	.82520	\$5,997	\$34,507
2011	49	\$8,077	.89321	\$7,214	.82120	\$5,925	\$40,432
2012	50	\$8,171	.87656	\$7,162	.81700	\$5,852	\$46,284
2013	51	\$8,266	.86021	\$7,111	.81260	\$5,778	\$52,062
2014	52	\$8,362	.84417	\$7,059	.80780	\$5,702	\$57,764
2015	53	\$8,459	.82843	\$7,008	.80290	\$5,627	\$63,391
2016	54	\$8,557	.81299	\$6,957	.79710	\$5,545	\$68,936
2017	55	\$8,656	.79783	\$6,906	.62530	\$4,318	\$73,254
2018	56	\$8,756	.78295	\$6,856	.62020	\$4,252	\$77,506
2019	57	\$8,858	.76835	\$6,806	.61460	\$4,183	\$81,689
2020	58	\$8,961	.75403	\$6,757	.60830	\$4,110	\$85,799
2021	59	\$9,065	.73997	\$6,708	.60200	\$4,038	\$89,837
2022	60	\$9,170	.72617	\$6,659	.59480	\$3,961	\$93,798
2023	61	\$9,276	.71263	\$6,610	.58720	\$3,882	\$97,680
2024	62	\$9,384	.69934	\$6,563	.57890	\$3,799	\$101,479
2025	63	\$9,493	.68630	\$6,515	.56990	\$3,713	\$105,192
2026	64	\$9,603	.67351	\$6,468	.56030	\$3,624	\$108,816
2027	65	\$9,714	.66095	\$6,420	.15960	\$1,025	\$109,841
2028	66	\$9,827	.64863	\$6,374	.15640	\$997	\$110,838
2029	67	\$9,941	.63653	\$6,328	.15290	\$968	\$111,806
2030	68	\$10,056	.62466	\$6,282	.14920	\$937	\$112,743
2031	69	\$10,173	.61302	\$6,236	.14530	\$906	\$113,649
2032	70	\$10,291	.60159	\$6,191	.14110	\$874	\$114,523
2033	71	\$10,410	.59037	\$6,146	.13670	\$840	\$115,363
2034	72	\$10,531	.57936	\$6,101	.13200	\$805	\$116,168
2035	73	\$10,653	.56856	\$6,057	.12700	\$769	\$116,937
2036	74	\$10,777	.55796	\$6,013	.12170	\$732	\$117,669
2037	75	\$10,902	.54755	\$5,969	.11620	\$694	\$118,363
2038	76	\$11,028	.53734	\$5,926	.11050	\$655	\$119,018
2039	77	\$6,235	.52732	\$3,288	.10460	\$344	\$119,362

\$119,362

TABLE 16

PRESENT VALUE OF PERSONAL CONSUMPTION
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
2005 - 2039

YEAR	AGE	PERSONAL CONSUMPTION	DISCOUNT FACTOR	PRESENT VALUE	WORK-LIFE PROBABILITY	ADJUSTED VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****	*****	*****
2005	43	-\$24,213	1.00000	-\$24,213	.88050	-\$21,320	-\$21,320
2006	44	-\$46,084	.98135	-\$45,225	.87760	-\$39,689	-\$61,009
2007	45	-\$46,618	.96306	-\$44,896	.83570	-\$37,519	-\$98,528
2008	46	-\$47,159	.94510	-\$44,570	.83250	-\$37,104	-\$135,632
2009	47	-\$47,706	.92748	-\$44,246	.82900	-\$36,680	-\$172,312
2010	48	-\$48,259	.91018	-\$43,925	.82520	-\$36,247	-\$208,559
2011	49	-\$48,819	.89321	-\$43,606	.82120	-\$35,809	-\$244,368
2012	50	-\$49,385	.87656	-\$43,289	.81700	-\$35,367	-\$279,735
2013	51	-\$49,958	.86021	-\$42,975	.81260	-\$34,921	-\$314,656
2014	52	-\$50,538	.84417	-\$42,663	.80780	-\$34,463	-\$349,119
2015	53	-\$51,124	.82843	-\$42,353	.80290	-\$34,005	-\$383,124
2016	54	-\$51,717	.81299	-\$42,045	.79710	-\$33,514	-\$416,638
2017	55	-\$52,317	.79783	-\$41,740	.62530	-\$26,100	-\$442,738
2018	56	-\$52,924	.78295	-\$41,437	.62020	-\$25,699	-\$468,437
2019	57	-\$53,537	.76835	-\$41,135	.61460	-\$25,282	-\$493,719
2020	58	-\$54,158	.75403	-\$40,837	.60830	-\$24,841	-\$518,560
2021	59	-\$54,787	.73997	-\$40,541	.60200	-\$24,405	-\$542,965
2022	60	-\$55,422	.72617	-\$40,246	.59480	-\$23,938	-\$566,903
2023	61	-\$56,065	.71263	-\$39,954	.58720	-\$23,461	-\$590,364
2024	62	-\$56,715	.69934	-\$39,663	.57890	-\$22,961	-\$613,325
2025	63	-\$57,373	.68630	-\$39,375	.56990	-\$22,440	-\$635,765
2026	64	-\$58,039	.67351	-\$39,090	.56030	-\$21,902	-\$657,667
2027	65	-\$58,712	.66095	-\$38,806	.15960	-\$6,193	-\$663,860
2028	66	-\$59,393	.64863	-\$38,524	.15640	-\$6,025	-\$669,885
2029	67	-\$60,082	.63653	-\$38,244	.15290	-\$5,848	-\$675,733
2030	68	-\$60,779	.62466	-\$37,966	.14920	-\$5,665	-\$681,398
2031	69	-\$61,484	.61302	-\$37,691	.14530	-\$5,476	-\$686,874
2032	70	-\$62,197	.60159	-\$37,417	.14110	-\$5,280	-\$692,154
2033	71	-\$62,919	.59037	-\$37,145	.13670	-\$5,078	-\$697,232
2034	72	-\$63,649	.57936	-\$36,876	.13200	-\$4,868	-\$702,100
2035	73	-\$64,387	.56856	-\$36,608	.12700	-\$4,649	-\$706,749
2036	74	-\$65,134	.55796	-\$36,342	.12170	-\$4,423	-\$711,172
2037	75	-\$65,890	.54755	-\$36,078	.11620	-\$4,192	-\$715,364
2038	76	-\$66,654	.53734	-\$35,816	.11050	-\$3,958	-\$719,322
2039	77	-\$37,685	.52732	-\$19,872	.10460	-\$2,079	-\$721,401
						-\$721,401	

TABLE 17

PRESENT VALUE OF LOST EARNING CAPACITY
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
2005 - 2039

YEAR	AGE	WAGES	FRINGE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATIVE
*****	***	*****	*****	*****	*****	*****
2005	43	\$28,771	\$3,527	-\$21,320	\$10,978	\$10,978
2006	44	\$53,561	\$6,567	-\$39,689	\$20,439	\$31,417
2007	45	\$50,633	\$6,208	-\$37,519	\$19,322	\$50,739
2008	46	\$50,073	\$6,139	-\$37,104	\$19,108	\$69,847
2009	47	\$49,500	\$6,069	-\$36,680	\$18,889	\$88,736
2010	48	\$48,916	\$5,997	-\$36,247	\$18,666	\$107,402
2011	49	\$48,325	\$5,925	-\$35,809	\$18,441	\$125,843
2012	50	\$47,728	\$5,852	-\$35,367	\$18,213	\$144,056
2013	51	\$47,127	\$5,778	-\$34,921	\$17,984	\$162,040
2014	52	\$46,509	\$5,702	-\$34,463	\$17,748	\$179,788
2015	53	\$45,891	\$5,627	-\$34,005	\$17,513	\$197,301
2016	54	\$45,228	\$5,545	-\$33,514	\$17,259	\$214,560
2017	55	\$35,223	\$4,318	-\$26,100	\$13,441	\$228,001
2018	56	\$34,682	\$4,252	-\$25,699	\$13,235	\$241,236
2019	57	\$34,119	\$4,183	-\$25,282	\$13,020	\$254,256
2020	58	\$33,524	\$4,110	-\$24,841	\$12,793	\$267,049
2021	59	\$32,936	\$4,038	-\$24,405	\$12,569	\$279,618
2022	60	\$32,306	\$3,961	-\$23,938	\$12,329	\$291,947
2023	61	\$31,661	\$3,882	-\$23,461	\$12,082	\$304,029
2024	62	\$30,987	\$3,799	-\$22,961	\$11,825	\$315,854
2025	63	\$30,284	\$3,713	-\$22,440	\$11,557	\$327,411
2026	64	\$29,557	\$3,624	-\$21,902	\$11,279	\$338,690
2027	65	\$8,358	\$1,025	-\$6,193	\$3,190	\$341,880
2028	66	\$8,131	\$997	-\$6,025	\$3,103	\$344,983
2029	67	\$7,891	\$968	-\$5,848	\$3,011	\$347,994
2030	68	\$7,645	\$937	-\$5,665	\$2,917	\$350,911
2031	69	\$7,391	\$906	-\$5,476	\$2,821	\$353,732
2032	70	\$7,125	\$874	-\$5,280	\$2,719	\$356,451
2033	71	\$6,853	\$840	-\$5,078	\$2,615	\$359,066
2034	72	\$6,569	\$805	-\$4,868	\$2,506	\$361,572
2035	73	\$6,274	\$769	-\$4,649	\$2,394	\$363,966
2036	74	\$5,969	\$732	-\$4,423	\$2,278	\$366,244
2037	75	\$5,658	\$694	-\$4,192	\$2,160	\$368,404
2038	76	\$5,341	\$655	-\$3,958	\$2,038	\$370,442
2039	77	\$2,805	\$344	-\$2,079	\$1,070	\$371,512
		\$973,551	\$119,362	-\$721,401	\$371,512	

TABLE 18

SUMMARY OF THE PRESENT VALUE OF LOST EARNING CAPACITY
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2039

YEAR	AGE	WAGES	FRINGE BENEFITS	PERSONAL CONSUMPTION	TOTAL	CUMULATIVE
*****	***	*****	*****	*****	*****	*****
1999	37	\$25,992	\$3,187	-\$19,260	\$9,919	\$9,919
2000	38	\$45,497	\$5,578	-\$33,713	\$17,362	\$27,281
2001	39	\$47,271	\$5,796	-\$35,028	\$18,039	\$45,320
2002	40	\$48,635	\$5,962	-\$36,038	\$18,559	\$63,879
2003	41	\$50,527	\$6,195	-\$37,441	\$19,281	\$83,160
2004	42	\$52,532	\$6,440	-\$38,926	\$20,046	\$103,206
2005	43	\$54,131	\$6,636	-\$40,112	\$20,655	\$123,861
2006	44	\$53,561	\$6,567	-\$39,689	\$20,439	\$144,300
2007	45	\$50,633	\$6,208	-\$37,519	\$19,322	\$163,622
2008	46	\$50,073	\$6,139	-\$37,104	\$19,108	\$182,730
2009	47	\$49,500	\$6,069	-\$36,680	\$18,889	\$201,619
2010	48	\$48,916	\$5,997	-\$36,247	\$18,666	\$220,285
2011	49	\$48,325	\$5,925	-\$35,809	\$18,441	\$238,726
2012	50	\$47,728	\$5,852	-\$35,367	\$18,213	\$256,939
2013	51	\$47,127	\$5,778	-\$34,921	\$17,984	\$274,923
2014	52	\$46,509	\$5,702	-\$34,463	\$17,748	\$292,671
2015	53	\$45,891	\$5,627	-\$34,005	\$17,513	\$310,184
2016	54	\$45,228	\$5,545	-\$33,514	\$17,259	\$327,443
2017	55	\$35,223	\$4,318	-\$26,100	\$13,441	\$340,884
2018	56	\$34,682	\$4,252	-\$25,699	\$13,235	\$354,119
2019	57	\$34,119	\$4,183	-\$25,282	\$13,020	\$367,139
2020	58	\$33,524	\$4,110	-\$24,841	\$12,793	\$379,932
2021	59	\$32,936	\$4,038	-\$24,405	\$12,569	\$392,501
2022	60	\$32,306	\$3,961	-\$23,938	\$12,329	\$404,830
2023	61	\$31,661	\$3,882	-\$23,461	\$12,082	\$416,912
2024	62	\$30,987	\$3,799	-\$22,961	\$11,825	\$428,737
2025	63	\$30,284	\$3,713	-\$22,440	\$11,557	\$440,294
2026	64	\$29,557	\$3,624	-\$21,902	\$11,279	\$451,573
2027	65	\$8,358	\$1,025	-\$6,193	\$3,190	\$454,763
2028	66	\$8,131	\$997	-\$6,025	\$3,103	\$457,866
2029	67	\$7,891	\$968	-\$5,848	\$3,011	\$460,877
2030	68	\$7,645	\$937	-\$5,665	\$2,917	\$463,794
2031	69	\$7,391	\$906	-\$5,476	\$2,821	\$466,615
2032	70	\$7,125	\$874	-\$5,280	\$2,719	\$469,334
2033	71	\$6,853	\$840	-\$5,078	\$2,615	\$471,949
2034	72	\$6,569	\$805	-\$4,868	\$2,506	\$474,455
2035	73	\$6,274	\$769	-\$4,649	\$2,394	\$476,849
2036	74	\$5,969	\$732	-\$4,423	\$2,278	\$479,127
2037	75	\$5,658	\$694	-\$4,192	\$2,160	\$481,287
2038	76	\$5,341	\$655	-\$3,958	\$2,038	\$483,325
2039	77	\$2,805	\$344	-\$2,079	\$1,070	\$484,395
		\$1,269,365	\$155,629	-\$940,599	\$484,395	

TABLE 19

CHILD SUPPORT PAYMENTS TO DATE
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2005

YEAR	AGE	CHILD SUPPORT	CUMULATIVE
*****	***	*****	*****
1999	37	\$6,067	\$6,067
2000	38	\$9,748	\$15,815
2001	39	\$10,150	\$25,965
2002	40	\$10,469	\$36,434
2003	41	\$10,904	\$47,338
2004	42	\$6,898	\$54,236
2005	43	\$2,752	\$56,988
		\$56,988	

TABLE 20

PRESENT VALUE OF CHILD SUPPORT PAYMENTS
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
2005 - 2006

YEAR	AGE	CHILD SUPPORT	DISCOUNT FACTOR	PRESENT VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****
2005	43	\$3,122	1.00000	\$3,122	\$3,122
2006	44	\$5,666	.98135	\$5,560	\$8,682
				\$8,682	

TABLE 21

SUMMARY OF THE PRESENT VALUE OF CHILD SUPPORT PAYMENTS
WITH CONTINUOUS EMPLOYMENT
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2006

YEAR	AGE	WAGES	CUMULATIVE
*****	***	*****	*****
1999	37	\$6,067	\$6,067
2000	38	\$9,748	\$15,815
2001	39	\$10,150	\$25,965
2002	40	\$10,469	\$36,434
2003	41	\$10,904	\$47,338
2004	42	\$6,898	\$54,236
2005	43	\$5,874	\$60,110
2006	44	\$5,560	\$65,670
		\$65,670	

TABLE 22

CHILD SUPPORT PAYMENTS TO DATE
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2005

YEAR	AGE	CHILD SUPPORT	WORK-LIFE PROBABILITY	ADJUSTED VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****
1999	37	\$6,067	.89390	\$5,423	\$5,423
2000	38	\$9,748	.89200	\$8,695	\$14,118
2001	39	\$10,150	.89000	\$9,034	\$23,152
2002	40	\$10,469	.88780	\$9,294	\$32,446
2003	41	\$10,904	.88560	\$9,657	\$42,103
2004	42	\$6,898	.88320	\$6,092	\$48,195
2005	43	\$2,752	.88050	\$2,423	\$50,618
				\$50,618	

TABLE 23

PRESENT VALUE OF CHILD SUPPORT PAYMENTS
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
2005 - 2039

YEAR	AGE	CHILD SUPPORT	DISCOUNT FACTOR	PRESENT VALUE	WORK-LIFE PROBABILITY	ADJUSTED VALUE	CUMULATIVE
*****	***	*****	*****	*****	*****	*****	*****
2005	43	\$3,122	1.00000	\$3,122	.88050	\$2,749	\$2,749
2006	44	\$5,666	.98135	\$5,560	.87760	\$4,880	\$7,629
						\$7,629	

TABLE 24

SUMMARY OF THE PRESENT VALUE OF CHILD SUPPORT PAYMENTS
WITH WORK-LIFE ADJUSTMENTS
IN THE CASE OF CHRISTOPHER WALLACE
1999 - 2039

YEAR	AGE	CHILD SUPPORT	CUMULATIVE
*****	***	*****	*****
1999	37	\$5,423	\$5,423
2000	38	\$8,695	\$14,118
2001	39	\$9,034	\$23,152
2002	40	\$9,294	\$32,446
2003	41	\$9,657	\$42,103
2004	42	\$6,092	\$48,195
2005	43	\$5,172	\$53,367
2006	44	\$4,880	\$58,247
		\$58,247	

TABLE 25

SUMMARY OF THE PRESENT VALUE OF
LOST EARNING CAPACITY
IN THE CASE OF CHRISTOPHER WALLACE
1999 – 2039

PRESENT VALUE OF EARNING CAPACITY LESS PERSONAL CONSUMPTION WITH CONTINUOUS EMPLOYMENT THROUGH AGE 58	\$ 463,752
PRESENT VALUE OF CHILD SUPPORT PAYMENTS WITH CONTINUOUS EMPLOYMENT	<u>\$ 65,670</u>
NET LOSS OF EARNING CAPACITY WITH CONTINUOUS EMPLOYMENT	\$ 529,422
 PRESENT VALUE OF EARNING CAPACITY LESS PERSONAL CONSUMPTION WITH ADJUSTMENTS FOR WORK-LIFE EXPECTANCY	 \$ 484,395
PRESENT VALUE OF CHILD SUPPORT PAYMENTS WITH ADJUSTMENTS FOR WORK-LIFE EXPECTANCY	<u>\$ 58,247</u>
NET LOSS OF EARNING CAPACITY WITH ADJUSTMENTS FOR WORK-LIFE EXPECTANCY	\$ 542,642

CALCULATION OF TREND RATES OF REAL WAGE GROWTH,
REAL INTEREST (DISCOUNT) RATES,
AND THE NET DISCOUNT RATE

YEAR	WAGE ¹		INTEREST/DISCOUNT ²		CPI ³		REAL WAGE CHANGE	REAL INTEREST CHANGE
	INDEX	PERCENT INCREASE	INDEX	RATE	INDEX	PERCENT INCREASE		
1984	69.10		1.0000		103.90			
1985	72.40	4.78	1.0773	7.73	107.60	3.56	1.21	4.17
1986	76.20	5.25	1.1436	6.16	109.60	1.86	3.39	4.30
1987	79.00	3.67	1.2121	5.99	113.60	3.65	0.02	2.34
1988	83.10	5.19	1.2957	6.90	118.30	4.14	1.05	2.76
1989	85.30	2.65	1.4047	8.41	124.00	4.82	-2.17	3.59
1990	90.60	6.21	1.5137	7.76	130.70	5.40	0.81	2.36
1991	95.00	4.86	1.5980	5.57	136.20	4.21	0.65	1.36
1992	100.00	5.26	1.6544	3.53	140.30	3.01	2.25	0.52
1993	102.20	2.20	1.7054	3.09	144.50	2.99	-0.79	0.09
1994	103.80	1.57	1.7804	4.40	148.20	2.56	-0.99	1.84
1995	106.00	2.12	1.8813	5.67	152.40	2.83	-0.71	2.83
1996	109.60	3.40	1.9783	5.16	156.90	2.95	0.44	2.20
1997	113.10	3.19	2.0813	5.21	160.50	2.29	0.90	2.91
1998	119.90	6.01	2.1841	4.94	163.00	1.56	4.45	3.38
1999	125.60	4.75	2.2885	4.78	166.60	2.21	2.55	2.57
2000	134.54	7.12	2.4263	6.02	172.20	3.36	3.76	2.66
2001	140.10	4.13	2.5119	3.53	177.10	2.85	1.29	0.68
2002	144.50	3.14	2.5533	1.65	179.90	1.58	1.56	0.07
2003	150.50	4.15	2.5798	1.04	184.00	2.28	1.87	-1.24
2004	156.90	4.25	2.6160	1.40	188.90	2.66	1.59	-1.26
1984-2004 AVERAGE		4.19		4.93		3.03	1.16	1.90
2005⁴	162.17	3.36			193.06	2.20	1.16	

Net Discount Rate: **0.74%/Year**
If real wage growth is zero, the
Net Discount Rate becomes 1.90%/Year

Update of February 21, 2005.

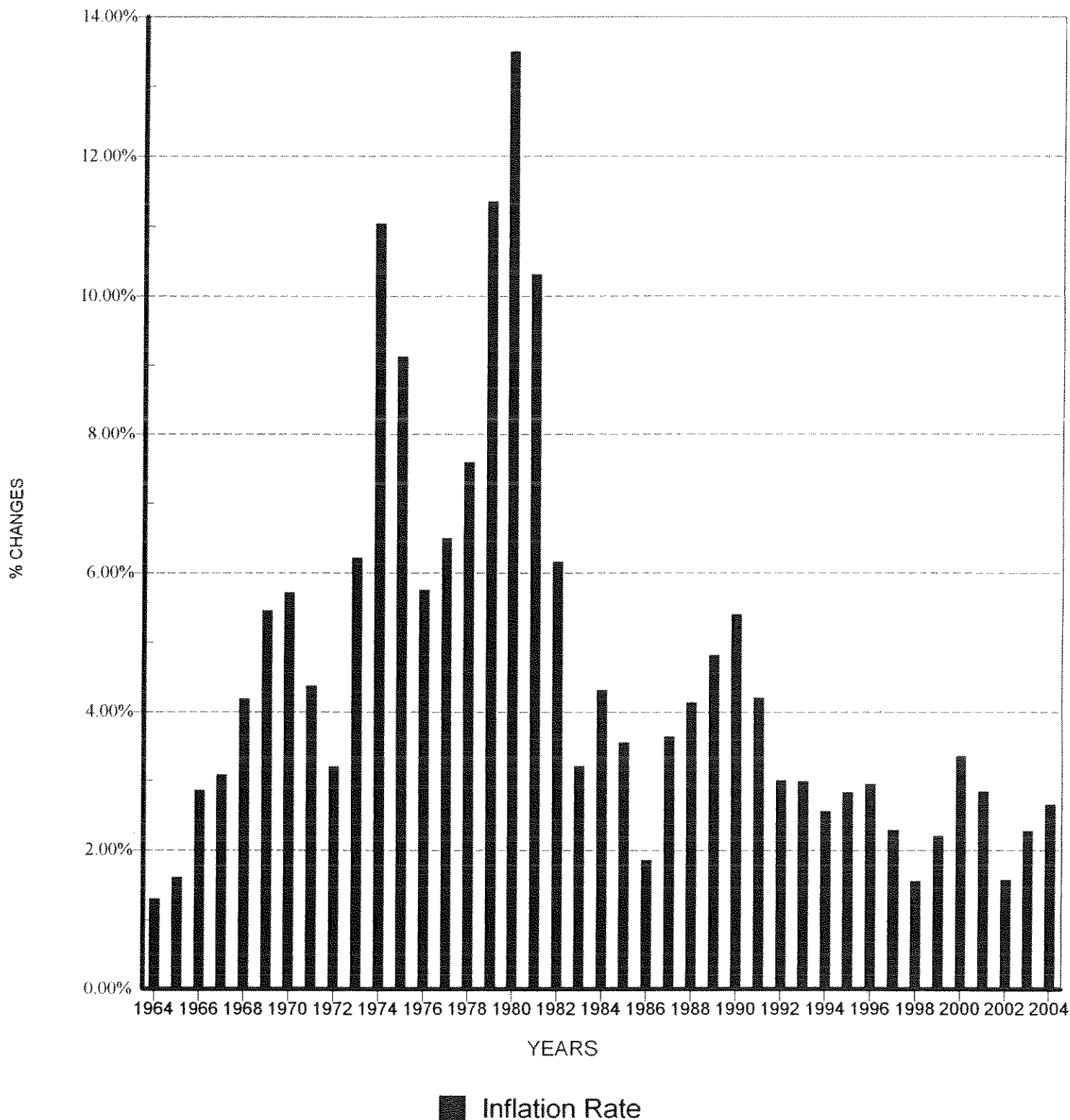
¹ Wage Hourly Compensation: Major Sector Productivity and Costs Index, Business Sector – All Persons, Bureau of Labor Statistics, February 7, 2005.

² Interest Rates: Bond Yield and Interest Rates, 1929-2004; Economic Report of the President 2005.

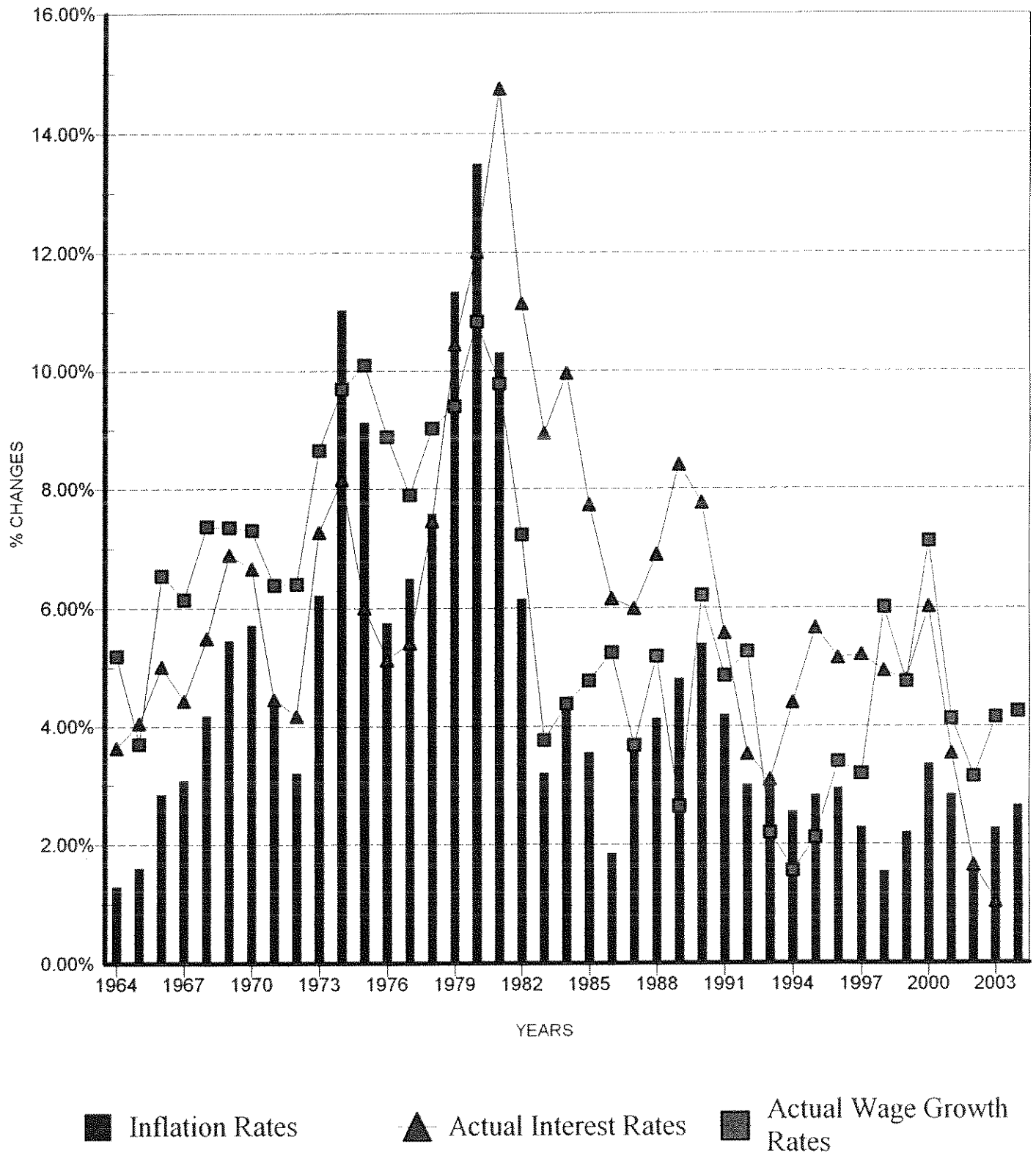
³ CPI: Consumer Price Index, All Urban Consumers (CPI-U), U. S. City Average – All Items, Bureau of Labor Statistics, January 21, 2005.

⁴ 2005 Wage Index derived by applying the assumed rate of change in CPI-U for 2005 of 2.20% to the 20-Year (1984-2004) Average Real Wage Growth of 1.16%, yielding nominal wage growth for 2005 of 3.36%. 2005 Wage Index and Percent Change are not used for the calculation of averages.

ANNUAL RATE OF PRICE INFLATION 1964-2004



WAGE GROWTH RATES, INTEREST RATES, AND INFLATION RATES 1964-2004



Real Wage Growth and Real Interest Rates 1964-2004

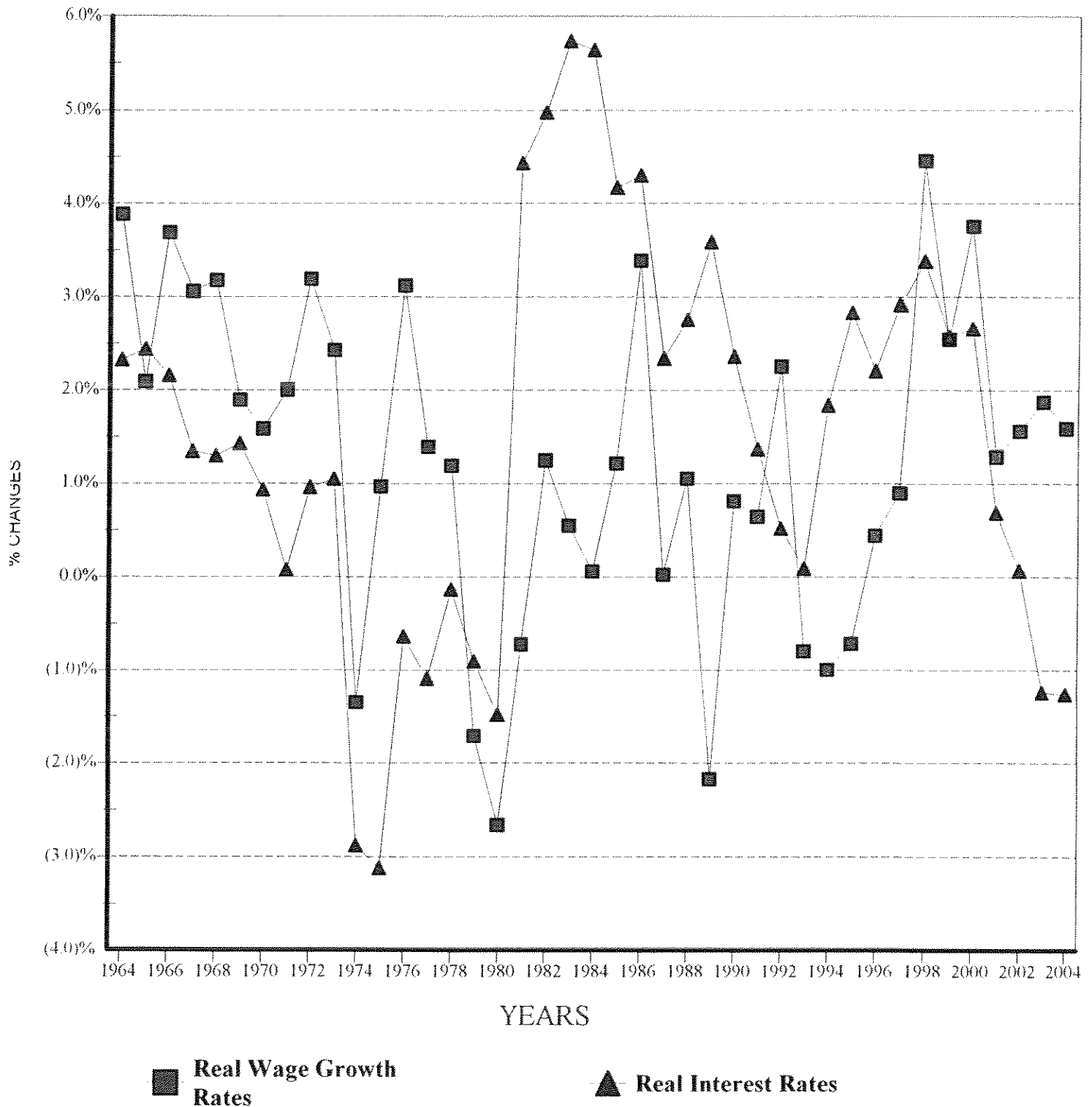
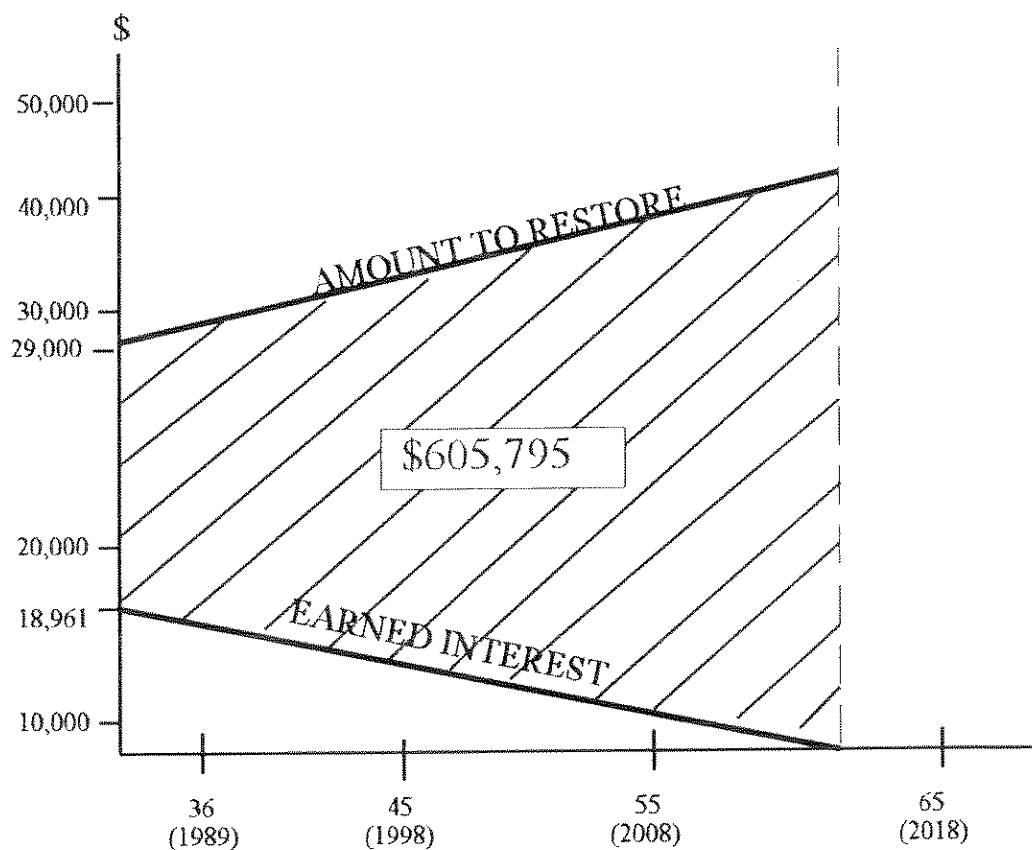


Illustration from Brookshire 1990 Book* of Chart to be Prepared for Trial, Explaining How Lump Sum (Present Value) Losses, and all Earned Interest, are Exhausted in Restoring Annual, Economic Losses.

CHART 2

ILLUSTRATION OF HOW A \$605,795 LUMP SUM EXACTLY RESTORES ECONOMIC LOSS AND IS ENTIRELY USED UP IN THE PROCESS



*Michael L. Brookshire and Stan V. Smith, ECONOMIC/HELDONIC DAMAGES: The Practice Book for Plaintiff and Defense Attorneys (Cincinnati: Anderson, 1990), p. 220